

Please Direct All Correspondence to Customer Number 20995



TRANSMITTAL LETTER

INFORMATION DISCLOSURE STATEMENT

Applicant : Yuri Galperin  
App. No : 09/942,983  
Filed : August 30, 2001  
For : METHOD AND APPARATUS FOR  
DETERMINING A PREPAYMENT  
SCORE FOR AN INDIVIDUAL  
APPLICANT  
Examiner : Siegfried E. Chencinski  
Art Unit : 3628

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

April 14, 2006

(Date)

Ted M. Cannon, Reg. No. 55,036

Mail Stop Amendment

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application are:

- (X) An Information Disclosure Statement and PTO/SB/08 equivalent listing references for consideration:
  - (X) Listing 31 references.
- (X) Enclosing 21 references.
- (X) The Commissioner is hereby authorized to charge any necessary fees which may be required, to Account No. 11-1410.
- (X) Return prepaid postcard.

Ted M. Cannon  
Registration No. 55,036  
Attorney of Record  
Customer No. 20,995  
(949) 760-0404

**INFORMATION DISCLOSURE STATEMENT**

Applicant : Yuri Galperin  
App. No : 09/942,983  
Filed : August 30, 2001  
For : METHOD AND APPARATUS FOR  
DETERMINING A PREPAYMENT  
SCORE FOR AN INDIVIDUAL  
APPLICANT  
Examiner : Siegfried E. Chencinski  
Art Unit : 3628

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Enclosed for filing in the above-identified application is a PTO/SB/08 Equivalent listing 31 references to be considered by the Examiner. Also enclosed are 21 non-patent literature references as listed on the Information Disclosure Statement.

This Information Disclosure Statement is being filed before the receipt of a first Office Action on the merits, and presumably no fee is required. If a first Office Action on the merits was mailed before the mailing date of this Statement, the Commissioner is authorized to charge the fee set forth in 37 C.F.R. § 1.17(p) to Deposit Account No. 11-1410.

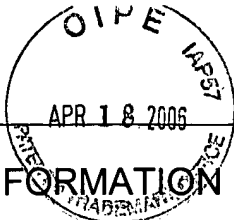
Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: April 14, 2006

By: Ted M. Cannon

Ted M. Cannon  
Registration No. 55,036  
Attorney of Record  
Customer No. 20,995  
(949) 760-0404

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Multiple sheets used when necessary)

SHEET 1 OF 2

Application No.	09/942,983
Filing Date	August 30, 2001
First Named Inventor	Yuri Galperin
Art Unit	3628
Examiner	Siegfried E. Chencinski
Attorney Docket No.	EXP.046A

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	Document Number Number - Kind Code (if known) Example: 1,234,567 B1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear
		6,185,543	6/2001	Galperin et al.	
		5,699,527	12/16/1997	Davidson	
		5,696,907	12/09/1997	Tom	
		5,611,052	03/11/1997	Dykstra, et al.	
		5,239,462	08/24/1993	Jones, et al.	
		4,774,664	09/27/1988	Campbell, et al.	
		3,316,395	04/25/1997	Lavin	
		5,884,287	12/1997	Tom	
		5,148,365	9/1992	Dembro	
		5,878,403	3/1991	DeFrancesco	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Cite No.	Foreign Patent Document Country Code-Number-Kind Code Example: JP 1234567 A1	Publication Date MM-DD-YYYY	Name of Patentee or Applicant	Pages, Columns, Lines Where Relevant Passages or Relevant Figures Appear	T <sup>1</sup>

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>1</sup>
	1	Mortgage Bankers Association of America, November 1994, Vol. 55, Issue 2, Pg. 94, ISSN:07300212	
	2	Novack, Janet, Forbes Magazine, December 18, 1995, Vol. 156, Issue 14, Pag. 96, ISSN: 00156914	
	3	"Credit Risk Management Report Briefs", Credit Risk Management Report, Vol. 6, No. 7	
	4	Steele, Georgia, "Fair Isaac Seeks Mortgage Tech Opportunities," National Mortgage News, Vol. 22, No. 26, Page 34	

Examiner Signature

Date Considered

\***Examiner:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

T<sup>1</sup> - Place a check mark in this area when an English language Translation is attached.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	Application No.	09/942,983
	Filing Date	August 30, 2001
	First Named Inventor	Yuri Galperin
	Art Unit	3628
(Multiple sheets used when necessary)	Examiner	Siegfried E. Chencinski
SHEET 2 OF 2	Attorney Docket No.	EXP.046A

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>1</sup>
	5	Healy, Thomas J. "The New Science of Borrower Behavior", Mortgage Banking, Vol. 58, No. 5, Pages 26-335	
	6	Bancroft, Joh, "Tools Help Managers With risk Management", Real Estate Finance Today, Vol. 14, No. 11, Pages 6 & 12	
	7	Wahl, Martin, "The Stampede to Subprime", Mortgage Banking, Vol. 58, Pages 26-7+	
	8	Anonymous, "RF/Spectrum to Offer Score", National Mortgage News, Vol. 21, No. 36, Page 40	
	9	Bancroft, John, "Advanced Tools for Risk Management", Real Estate Finance Today, Vol. 13, No. 9, Pages 2 & 16	
	10	Kulkosky, Edward, "Credit Scoing Appeal Transcends Underwriting", American Banker, Vol. 161, No. 93, page 8(1)	
	11	"GMAC to Sell Risk", American Banker, Vol. CLXI, No. 53, Page 16	
	12	Taylor, Marshall, "Loan-Level Pricing Draws Interest From Investors", Real Estate Finance Today, Vol. 14, No. 14, pages 10 & 20	
	13	Cohen, Jackie, "Managing Risk in Mortgage Lending", Bank Technology News, Vol. 9, No. 3, Page 1+	
	14	Dash, Julekha, "Java On the Street", Software Magazine, Vol. 17, No. 11, Page 27	
	15	"GMCA, JP Morgan Analysts Start Risk Analysis Firm", Mortgage-Backed Securities letter, Vol. 11, No. 13, Pages N/A	
	16	Risk Monitors, "New GMAC Unit Focuses on Portfolio Risk", PR Newswire, page 0313DEW026	
	17	Ratner, Juliana, "GMA C to Sell Risk-Management Advice; Target l s 150 Biggest Home Loan Servicers, American Banker, Vol. 161, No. 53, Page 16(1)	
	18	The Gale Group; GROUPS DEMAND GOVERNMENT ACTION ON ONLINE MARKETING TO CHILDREN; American Marketplace, Vol.7, No. 7; April 4, 1996	
	19	The Gale Group; A NEW RIVAL FOR WALL ST. PREPAY MODELS;Mortgage-Backed Securities Letter, Vo. 14, No. 12, Pg. 1	
	20	Frank, John N. ;CREDIT CARD MANAGEMENT; Vol. 9 No. 6, pp. 155-159; Sept. 1996	
	21	Tyler, Yang T.; AN ANALYSIS OF THE EX ANTE PROBABILITIES OF MORTGAGE PREPAYMENT AND DEFAULT; Real Estate Economics; 1998, Vol. 26, pp. 651-676	

2286801  
011206

Examiner Signature	Date Considered
<b>*Examiner:</b> Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

T<sup>1</sup> - Place a check mark in this area when an English language Translation is attached.